

## Board of Directors

Ernest Witzke, Chairperson  
 Dr. Craig Nevermann, Vice-Chairperson  
 Dianne Butt, Secretary  
 Philip Ristow, Treasurer  
 Margaret Bare, Director  
 Misti Hawn, Director  
 Collin Stevens, Director

## Senior Management Team

Susan Johnson, Chief Executive Officer  
 Richard Austin, Chief Financial Officer  
 Danielle Frawley, Chief Lending Officer  
 Robyn Newcomb, Chief Experience Officer  
 Meghan Bernath, Chief Operations Officer

## FCC Team Members

Lizzie Adamec	Jennifer Gamez	Brittney Messmer	Robert Russell	Jennifer Tucker
Jeffery Anderson	Michael Gorman	Sandra Midtlien	Matt Schehr	Deanna Ugalde
Julio Andrade	Kaycee Grischow	Elizabeth Miller	Jeff Scheuerell	Erica Ulbrich-Mills
Addy Barnes	Juan Hernandez	Tonna Moran	Lisa Schicker	Madeleine Vincent
Anthony Bernard	Samantha Hernandez	Mary Olson	Staci Schoenrock	Finley Wiese
Bailey Bunescu	Valerie Hicks	Nancy Olson	Anna See	Ann Williams
Cynthia Buss	Anna Hirschfeld	Kevin Paynter	Danielle Sherman	Jessica Witek
Nelson Calvillo	Theresa Huser	Sasha Playter	Josie Simonson	Teena Wobschall
Megan Charland	Eric Iverson	Lisa Potuznik	Becca Snyder	Nancy Zarach
Nan Congdon	Faith Johnson	Karissa Powers	Emily Starks	
Caleb Dahse	Amanda Klein	Andrea Preston	Amy Steffes	
Berenice Delgado	Joshuah Kline	Estela Ramirez	Tracy Strand	
Laura Durkee	Charles Klug	Luis Ramirez	Lisa Strohmayer	
Maria Forrest	Kathleen Krause	Yolanda Ramirez	Stephany Sykes	
Carole Fua	Joni Lundin	Olivia Reinke	Aliya Thom	
Michelle Gamez	Betty Mattrisch	Allison Rodriguez	Whitney Townsend	



BALANCE SHEET		
ASSETS	2019	2018
Cash	2,164,840	1,979,121
Investments	62,171,359	55,402,202
Loans to Members:		
Mortgage loans	54,447,316	50,651,454
Commercial Loans	16,919,210	16,163,533
All other loans	104,821,129	102,720,273
Less: Allowance for loan losses	(1,247,582)	(1,918,941)
Land & Buildings & Improvements	7,166,379	5,897,562
Furniture, Fixtures & Equipment	3,596,832	3,502,167
NCUA Share Insurance Capitalization	1,960,745	1,894,006
Other Assets	7,032,003	6,146,940
<b>Total Assets</b>	<b>259,032,231</b>	<b>242,438,317</b>
LIABILITIES & CAPITAL		
Regular Savings	59,774,476	56,950,521
Checking Accounts	38,893,133	36,161,567
Money Market Accounts	59,833,699	61,629,610
Certificate Accounts	31,371,403	27,553,827
Individual Retirement Accounts	13,611,968	12,774,472
Health Savings Accounts	677,108	560,682
Notes Payable	5,000,000	-
Other Liabilities	9,761,253	10,510,952
Regular Reserves	2,727,487	2,727,487
Undivided Earnings	37,381,704	33,569,199
<b>Total Liabilities &amp; Net Worth</b>	<b>259,032,231</b>	<b>242,438,317</b>
STATEMENT OF INCOME		
Interest Income	9,552,045	8,449,173
Less: Cost of Funds	(1,554,576)	(1,058,125)
Special Member Dividend	(421,886)	(299,999)
Net Interest margin	7,575,583	7,091,049
Less: Provision for Loan Loss	466,066	(348,499)
Less: Operating Expenses	(8,278,957)	(7,248,934)
Less: NCUSIF Stabilization Expenses	-	-
	(237,308)	(506,384)
Add: Other Operating Income	3,064,193	2,818,022
<b>NET OPERATING INCOME</b>	<b>2,826,885</b>	<b>2,311,638</b>
Non-Operating Gains or (Losses)	533,065	150,412
<b>GAIN FOR THE YEAR</b>	<b>3,359,950</b>	<b>2,462,050</b>